

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	§	Case No. 09-35614-SPS
	§	
MATTIE GRAVES	§	
	§	
	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATION FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that David P. Leibowitz, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 South Dearborn Street, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 a.m. on 12/21/2010, in Courtroom 642, United States Courthouse, 219 South Dearborn Street, Chicago, IL 60604 . If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 11/19/2010

By: /s/ David P. Leibowitz
(Trustee)

David P. Leibowitz
420 West Clayton St
Waukegan, IL, 60085

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NORTHERN DISTRICT OF ILLINOIS
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In re: § Case No. 09-35614-SPS
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**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of
and approved disbursements of
leaving a balance on hand of¹:*

\$1,841.29
<u>\$494.30</u>
<u>\$1,346.99</u>

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors:	<u>\$0.00</u>
Remaining balance:	<u>\$1,346.99</u>

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
David P. Leibowitz, Trustee Fees	\$336.73	\$0.00	\$336.73
David P. Leibowitz, Trustee Expenses	\$67.64	\$0.00	\$67.64

Total to be paid for chapter 7 administrative expenses:	<u>\$404.37</u>
Remaining balance:	<u>\$942.62</u>

Applications for prior chapter fees and administrative expenses have been filed as follows: NONE

Total to be paid to prior chapter administrative expenses: \$0.00

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of disbursement of the additional interest.

Remaining balance: \$942.62

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00
Remaining balance: \$942.62

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$24,995.38 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 3.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	AMERICAN INFOSOURCE LP AS AGENT FOR TARGET	\$995.59	\$0.00	\$37.55
2	DISCOVER BANK	\$4,346.17	\$0.00	\$163.90
3	PRA Receivables Management, LLC/c/o HSBC CONSUMER LENDING (USA) INC	\$14,196.03	\$0.00	\$535.36
4	Lhr Inc/ Wells Fargo	\$3,090.12	\$0.00	\$116.53
5	GE Money Bank dba JCPENNEY CREDIT SERVICES	\$2,367.47	\$0.00	\$89.28

Total to be paid to timely general unsecured claims: \$942.62
Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$3,703.97 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
6	PRA Receivables Management, LLC /c/o Capital One Bank	\$3,703.97	\$0.00	\$0.00

Total to be paid to tardily filed general unsecured claims: \$0.00
Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims: \$0.00
Remaining balance: \$0.00

Prepared By: /s/ David P. Leibowitz
Trustee

David P. Leibowitz
420 West Clayton St
Waukegan, IL, 60085

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 09-35614

User: choward
Form ID: pdf006

Page 1 of 1
Total Noticed: 22

Date Rcvd: Nov 22, 2010

The following entities were noticed by first class mail on Nov 24, 2010.

db +Mattie Graves, 9221 S. Burnside Ave, Chicago, IL 60619-7403
aty +Catherine Kim, Robert J Semrad & Associates, 20 S. Clark St., 28th Floor,
Chicago, IL 60603-1811
aty +Michael A Miller, Robert J Semrad and Associates, 20 S. Clark, 28th Floor,
Chicago, IL 60603-1811
tr +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216
14496599 +American General Finan, Attn: Legal Dept, 20 N Clark St, Chicago, IL 60602-4109
14496601 +Collection Company Of, 700 Longwater Dr, Norwell, MA 02061-1796
14496602 +Comcast, 1255 W. North Ave, Chicago, IL 60642-1562
14496603 +Countrywide Home Lending, Attention: Bankruptcy SV-314B, Po Box 5170,
Simi Valley, CA 93062-5170
14496605 +Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14496607 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
(address filed with court: Hsbc/rs, Hsbc Retail Services Attn: Bankruptcy, Po Box 15522,
Wilmington, DE 19850)
14496608 +Lane Bryant Retail/soa, 450 Winks Ln, Bensalem, PA 19020-5932
14496609 +Lhr Inc, 56 Main St, Hamburg, NY 14075-4905
14496610 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Rc, Attn: Bankruptcy, 120 Corporate Blvd Suite 100,
Norfolk, VA 23502)
15798146 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., c/o Capital One Bank,
POB 41067, Norfolk VA 23541-1067
14988135 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs.,
c/o HSBC CONSUMER LENDING (USA) INC, POB 41067, NORFOLK VA 23541-1067
14496611 +Tnb-visa, Po Box 9475, Minneapolis, MN 55440-9475
14496612 Wffinancial, Coral Plaza Shopping Center, Oak Lawn, IL 60453

The following entities were noticed by electronic transmission on Nov 23, 2010.

14954022 E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM Nov 23 2010 01:33:07
AMERICAN INFO SOURCE LP AS AGENT FOR, TARGET, PO Box 248866, Oklahoma City, OK 73124-8866
14961976 E-mail/PDF: mrdiscren@discoverfinancial.com Nov 23 2010 01:34:19 DISCOVER BANK,
DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
14496604 +E-mail/PDF: mrdiscren@discoverfinancial.com Nov 23 2010 01:34:17 Discover Fin Svcs Llc,
Po Box15316, Wilmington, DE 19850-5316
15288172 +E-mail/PDF: gecsedri@recoverycorp.com Nov 23 2010 01:37:58 GE Money Bank dba JCPENNEY CREDIT SERVICES, Care of Recovery Management Systems Corp,
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
14496606 +E-mail/PDF: gecsedri@recoverycorp.com Nov 23 2010 01:37:57 Gemb/jcp, Attention: Bankruptcy,
Po Box 103106, Roswell, GA 30076-9106

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
Citifinancial

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2010

Signature:

Joseph Spectors